

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

Dong-Hyun Jeon

Serial No.: 10/643,648

Filed: August 20, 2003

For: SYSTEM AND METHOD FOR ELECTRONIC  
SETTLEMENT USING KEYBOARD HAVING  
MULTIPLE CARD IDENTIFICATION AND  
CHARGING FUNCTIONS

Examiner: Luna Champagne  
Group Art: 3627

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE UNDER 37 C.F.R. 1.111**

In response to the Non Final Office Action mailed May 15, 2008, please note the following remarks: